

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MARGARET R SINCLAIR

Debtor(s)

Case No. 09-32590

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2009.
- 2) The plan was confirmed on 10/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/13/2010, 09/26/2011, 11/14/2012.
- 5) The case was converted on 02/06/2013.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,900.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,482.95
Less amount refunded to debtor	\$247.52

NET RECEIPTS: **\$9,235.43**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,374.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$503.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,877.06**

Attorney fees paid and disclosed by debtor: \$126.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT RECOVERY SERVICE	Unsecured	527.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	1,040.00	566.49	566.49	56.65	0.00
ASSET ACCEPTANCE LLC	Unsecured	1,288.00	1,288.69	1,288.69	128.87	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	100.00	NA	NA	0.00	0.00
DT CREDIT CORPORATION A DRIVE	Unsecured	11,487.00	14,047.34	14,047.34	1,404.73	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	208.00	208.00	20.80	0.00
LAW TITLE INSURANCE	Unsecured	2,560.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	1,122.00	1,127.73	1,127.73	112.77	0.00
NATIONWIDE CASSEL	Unsecured	3,113.00	0.00	0.49	0.05	0.00
NATIONWIDE CASSEL	Secured	NA	156.49	156.00	156.00	3.35
NCO FINANCIAL SYSTEM	Unsecured	474.00	NA	NA	0.00	0.00
NORTH STAR CAPITAL ACQ	Unsecured	NA	324.37	324.37	32.44	0.00
NUMARK CREDIT UNION	Unsecured	7,357.00	NA	NA	0.00	0.00
PALISADES COLLECTIONS LLC	Unsecured	527.00	597.20	597.20	59.72	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	700.00	1,697.00	1,697.00	169.70	0.00
PENTAGROUP FINANCIAL LLC	Unsecured	432.00	NA	NA	0.00	0.00
PLAINS COMMERCE BANK	Unsecured	324.00	NA	NA	0.00	0.00
PREMIER BANK CARD	Unsecured	626.00	626.93	626.93	62.69	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	10,550.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	NA	431.71	431.71	43.17	0.00
UNION ADJUSTMENT CO	Unsecured	808.00	NA	NA	0.00	0.00
UNIVERSAL ACCOUNTS	Unsecured	705.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	288.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,945.00	1,945.21	1,945.21	194.52	0.00
WESTLAKE FINANCIAL SERVICES	Secured	NA	2,739.96	2,739.96	2,739.96	172.95
WESTLAKE FINANCIAL SERVICES	Secured	2,997.00	NA	NA	0.00	0.00
ZENITH ACQUISITION	Unsecured	324.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,895.96	\$2,895.96	\$176.30
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,895.96	\$2,895.96	\$176.30
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,861.16	\$2,286.11	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,877.06</u>	
Disbursements to Creditors	<u>\$5,358.37</u>	
TOTAL DISBURSEMENTS :		<u>\$9,235.43</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/27/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.